

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dana M. Heck
Debtor

Case No. 17-03276-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 25, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db	+ Dana M. Heck, 412 W Fir Street, Hollidaysburg, PA 16648-1147
4955059	+ ACS/CLC, C/O ACS501 BLEEKER STREET, 501 BLEEKER STREET, UTICA, NY 13501-2401
4955060	+ ASHLEY'S HOME FURNITURE, C/O PO BOX 965036, ORLANDO, FL 32896-0001
4961420	+ COLLEGE LOAN CORPORATION - TRUST 1 on behalf of, MHEAC d/b/a ASA, Keith Coburn, MHEAC d/b/a ASA, 100 Cambridge Street, Suite 1600 Boston, MA 02114-2518
4955067	+ DRESSBARN, PO BOX 30258, SALT LAKE CITY, UT 84130-0258
4955072	+ LEE HSP CU, 320 MAIN ST, JOHNSTOWN, PA 15901-1601
4955075	+ Office of Attorney General, Financial Enforcement Section, Strawberr, Harrisburg, Pennsylvania 17120-0001
4955077	+ PA STA EMPCU, P.O. BOX 1006, HARRISBURG, PA 17108-1006
4955087	United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4955058	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 25 2022 18:36:00	1ST NATL BK, 4140 E STATE ST, HERMITAGE, PA 16148-3401
4955062	+ EDI: CAPITALONE.COM	Aug 25 2022 22:48:00	CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
4955063	+ EDI: CAPITALONE.COM	Aug 25 2022 22:48:00	CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
4955064	+ EDI: RMSC.COM	Aug 25 2022 22:48:00	CARE CREDIT, C/O PO BOX 965036, ORLANDO, FL 32896-0001
4978466	+ EDI: BASSASSOC.COM	Aug 25 2022 22:48:00	CAVALRY SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
4955065	+ EDI: CRFRSTNA.COM	Aug 25 2022 22:48:00	CREDIT FIRST, POB 81315, CLEVELAND, OH 44181-0315
4974325	EDI: CRFRSTNA.COM	Aug 25 2022 22:48:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
4955061	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Aug 25 2022 18:36:00	Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106
4955066	+ EDI: RMSC.COM	Aug 25 2022 22:48:00	DICKS SPORTING GOODS, P.O. BOX 965005, ORLANDO, FL 32896-5005
4955074	+ EDI: CITICORP.COM	Aug 25 2022 22:48:00	MACYS, PO BOX 8218, MASON, OH 45040
4994898	EDI: Q3G.COM	Aug 25 2022 22:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5066317	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 25 2022 18:36:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4955068	+ EDI: WFNNB.COM		

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		Aug 25 2022 22:48:00	EDDIE BAUER, PO BOX 182789, COLUMBUS, OH 43218-2789
4961044	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 25 2022 18:36:00	First National Bank of Pennsylvania, 4140 E State Street, Hermitage, PA 16148-3401
4955069	+ EDI: RMSC.COM	Aug 25 2022 22:48:00	GAP, PO BOX 965005, ORLANDO, FL 32896-5005
4955070	EDI: IRS.COM	Aug 25 2022 22:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, Pennsylvania 19101-7346
4955071	+ EDI: RMSC.COM	Aug 25 2022 22:48:00	JCPENNEY, PO BOX 965007, ORLANDO, FL 32896-5007
4955073	+ EDI: RMSC.COM	Aug 25 2022 22:48:00	LOWES, PO BOX 956005, ORLANDO, FL 32896-0001
4955076	EDI: PENNDEPTREV	Aug 25 2022 22:48:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4955076	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2022 18:36:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4955078	+ Email/PDF: ebnotices@pnmac.com	Aug 25 2022 18:48:26	PENNYMAC, PO BOX 514387, LOS ANGELES, CA 90051-4387
4999302	Email/PDF: ebnotices@pnmac.com	Aug 25 2022 18:48:17	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2010, MOORPARK CA 93020
4955079	EDI: PRA.COM	Aug 25 2022 22:48:00	Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, Virginia 23502
4984661	EDI: PRA.COM	Aug 25 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4955510	+ EDI: RECOVERYCORP.COM	Aug 25 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5001936	EDI: Q3G.COM	Aug 25 2022 22:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4955080	+ EDI: RMSC.COM	Aug 25 2022 22:48:00	SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005
4955081	+ EDI: RMSC.COM	Aug 25 2022 22:48:00	SYNCB/AMEG D, PO BOX 965005, ORLANDO, FL 32896-5005
4992813	+ EDI: RMSC.COM	Aug 25 2022 22:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4955082	+ EDI: WTRRN BANK.COM	Aug 25 2022 22:48:00	TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673
5004138	+ Email/Text: bncmail@w-legal.com	Aug 25 2022 18:36:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4955083	+ EDI: CITICORP.COM	Aug 25 2022 22:48:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4955084	+ EDI: RMSC.COM	Aug 25 2022 22:48:00	TJ MAXX, PO BOX 965015, ORLANDO, FL 32896-5015
4955085	+ EDI: RMSC.COM	Aug 25 2022 22:48:00	TOYS R US, PO BOX 965005, ORLANDO, FL 32896-5005
4955086	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Aug 25 2022 18:36:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, District of Columbia 20044
4999403	EDI: USBANKARS.COM	Aug 25 2022 22:48:00	U.S. Bank National Association, Bankruptcy

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4955089	EDI: USBANKARS.COM	Aug 25 2022 22:48:00	Department, PO Box 108, St. Louis MO 63166-0108 US BANK, CB DISPUTESPO BOX 108, PO BOX 108, SAINT LOUIS, MO 63166
4955088	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Aug 25 2022 18:36:00	United States Trustee, 228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
4955090	+ EDI: WFNNB.COM	Aug 25 2022 22:48:00	VICTORIA'S SECRET, PO BOX 182789, COLUMBUS, OH 43218-2789
4955091	EDI: RMSC.COM	Aug 25 2022 22:48:00	WALMART, PO BOX 965024, EL PASO, TX 79998
4955092	+ EDI: RMSC.COM	Aug 25 2022 22:48:00	WOLFS FURNITURE, C/O PO BOX 965036, ORLANDO, FL 32896-0001

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	CAVALRY SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5066318	*+	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2022 at the address(es) listed below:

Name	Email Address
Bass and Associates PC	on behalf of Creditor CAVALRY SPV I LLC ecf@bass-associates.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
John Matthew Hyams	on behalf of Debtor 1 Dana M. Heck jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
Mario John Hanyon	on behalf of Creditor Pennymac Loan Services LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Richard Raymond Gan	

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on behalf of Plaintiff Michael Heck richlaw1@comcast.net

Thomas Song

on behalf of Creditor Pennymac Loan Services LLC tomysong0@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Dana M. Heck

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2686

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-03276-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dana M. Heck

8/25/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.